

Information to identify the case:

Debtor 1 **John K. Shendock**
First Name Middle Name Last Name
Debtor 2 **Phyllis Shendock**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **District of New Jersey**
Case number: **16-28245-ABA**

Social Security number or ITIN **xxx-xx-4259**
EIN **-----**
Social Security number or ITIN **xxx-xx-8815**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John K. Shendock
dba Sean-Tor General Construction, Inc., dba
Sean-Tor Roofing, LLC, dba Sebastian Metal
Supply of NJ, LLC, dba SMS General
Construction, LLC

Phyllis Shendock

1/6/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 John K. Shendock
 Phyllis Shendock
 Debtors

Case No. 16-28245-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 96

Date Rcvd: Jan 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2017.

516409045 +John K. Shendock, Phyllis Shendock, PO Box 343, Atco, NJ 08004-0343
 +Adamar of New Jersey, c/o Phillip S. VanEmbden, Esq., PO Box 863, Millville, NJ 08332-0863
 516409046 +Aetna, c/o PRS, 1021 Windcross Court, Franklin, TN 37067-2678
 516409047 +Allied Building Products Corp., 11 Cadillac Road, Burlington, NJ 08016-4815
 516460634 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
 516409048 +American Builders & Contractors Supply, c/o Bart J. Klein, Esquire, 2066 millburn Avenue, Maplewood, NJ 07040-3727
 516409050 #+American Home Mortgage Servicing, 1525 S. Beltline Road, Coppell, TX 75019-4913
 516466846 Atlantic Care Regional, PO Box 786361, Philadelphia, PA 19178-6361
 516409062 +Bart J. Klein, Esq., 2066 Millburn Avenue, Maplewood, NJ 07040-3722
 516409063 +Bradco Supply Corp., 1646 West Chester Pike, Ste. 9, West Chester, PA 19382-7979
 516409066 +CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
 516409071 +-CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citi Cards, 541 Sid Martin Road, Johnson City, TN 37615)
 516466844 CVS/Specialty, PO Box 846111, Dallas, TX 75284-6111
 516409064 +Cape Bank, 225 N. Main Street, Cape May Court House, NJ 08210-2140
 516409065 +Carole Jean Jordan, Indian River Cty Tax Collector, PO Box 1509, Vero Beach, FL 32961-1509
 516409069 Chase Auto Finance, PO Box 9001801, Louisville, KY 40290-1801
 516409070 +Chase Auto Finance, PO Box 78101, Phoenix, AZ 85062-8101
 516409072 Citizens Auto Finance, PO Box 42113, Providence, RI 02940-2113
 516409073 Cooper Diagnostic Radiology, c/o C&H Collection Serv, 1 Federal Street, N-100, Camden, NJ 08103-1091
 516409074 +Cooper Health System, c/o Quality Asset Recovery, 7 Foster Ave., Ste. 101, Gibbsboro, NJ 08026-1191
 516466847 Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345
 516409076 Debt Management Servicing Center, Bureau of the Fiscal Service, DMSC-Birmingham Office, PO Box 830794, Birmingham, AL 35283-0794
 516409077 +Dill & Evans, PL, 1565 US Highway 1, Sebastian, FL 32958-3895
 516409079 Emergency Physicians Assoc. of SJ, c/o HRRG Collections, Po Box 5406, Cincinnati, OH 45273-7942
 516409081 +Englert, Inc., 1200 Amboy Avenue, Perth Amboy, NJ 08861-1956
 516409082 +Estate of Maria Overdorf, c/o Joanna Diamond, Executrix, 68 Lakeview Drive, New Egypt, NJ 08533-1507
 516409083 +Evesham MUA, PO Box 467, Marlton, NJ 08053-0467
 516409084 Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 516409085 +Gary Gardner, PO Box 599, Medford, NJ 08055-0599
 516409089 Greenville Health System, 255, Enterprise Blvd., Ste. 210, Greenville, SC 29615-3556
 516409090 HCFS Healthcare Financial Services, Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
 516409093 +HSBC Bank, c/o Midland Funding, 2365 Northside Dr., Ste. 30, San Diego, CA 92108-2709
 Home Depot Credit Services, Processing Center, PO Box 689147, Des Moines, IA 50368
 516409091 Home Depot Credit Services, Dept. 32-2534719996, PO Box 9055, Des Moines, IA 50368-9055
 516409095 Labcorp, PO Box 2240, Burlington, NC 27216-2240
 516409096 +Louis Kornhauser, Esquire, 770 Route 73, West Berlin, NJ 08091-2608
 516409099 +Marlton Animal Hospital, 9 W. Main Street, Marlton, NJ 08053-2097
 516409102 Miracle Financial, Inc., 52 Armstrong Road, Plymouth, MA 02360-4807
 516409103 +Ocwen Loan Servicing, 12650 Ingenuity Drive, Orlando, FL 32826-2703
 516409108 +PPL, c/o Penn Credit Corporation, 916 S. 14th Street, Harrisburg, PA 17104-3425
 516466845 +Peterman Maxcy Associates, LLC, 20 E. Tauton Rd., Ste. 550, Berlin, NJ 08009-2620
 516409105 +Phelan Hallinan & Diamond, 400 Fellowship Road, Ste.100, Mount Laurel, NJ 08054-3437
 516409106 +Philip Shaller, Tax Collector, PO Box 193, Mountainhome, PA 18342-0193
 516409107 +Pioneer Credit Recovery, Inc., 26 Edward Street, Arcade, NY 14009-1012
 516409109 +Quality Asset Recovery, LLC, 7 Foster Ave., Ste. 101, Gibbsboro, NJ 08026-1191
 516409110 +Quality Roofing Supply So., 751 Hylton Road, Pennsauken, NJ 08110-1357
 516409111 +Sanctuary Homeowners Association, 14000 Horizon Hwy., Ste. 200, Mount Laurel, NJ 08054-4342
 516409112 +Sean Morris, 740 Walt Whitman Road, Melville, NY 11747-2212
 516409114 Select Portfolio Servicing, PO Box 65450, Salt Lake City, UT 84165-0450
 516409115 Small Business Administration, c/o U.S. Dept. of Treasury, Debt Management Services, PO box 979101, Saint Louis, MO 63197-9000
 516409116 +South Jersey Gas Company, PO Box 6091, Bellmawr, NJ 08099-6091
 516409117 +South Jersey Radiology Assoc., PO Box 1710, Voorhees, NJ 08043-7710
 516409119 Sterling Medical Services, LLC, PO Box 827951, Philadelphia, PA 19182-7951
 516409120 +Sun National Bank, 226 W. Landis Avenue, Vineland, NJ 08360-8142
 516409121 +Sunnova, 20 E. Greenway Plaza, Suite 475, Houston, TX 77046-2015
 516409123 +TD Bank NA, 2035 Limestone Road, Wilmington, DE 19808-5529
 516409124 +The Ridge of Sedona Gold, 10600 W. Charleston Blvd., Las Vegas, NV 89135-1014
 516409125 Thomas Jefferson University Hospital, c/o ProCo, PO Box 2462, Aston, PA 19014-0462
 516409127 US Dept. of Education, PO Box 530260, Atlanta, GA 30353-0260
 516409126 +Universal Supply Company, 582 S. Egg Harbor Road, Hammonton, NJ 08037-3341
 516409129 Virtua Health & Rehabilitation Center, PO Box 6034, Bellmawr, NJ 08099-6034

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516409130 Virtua Health System-WJ, c/o Apex Asset Management, PO Box 5407, Lancaster, PA 17606-5407
516409131 +Virtua Health Voorhees, Mail Processing Center, 2 Brighton Road, Clifton, NJ 07012-1663
516409132 +Virtua Health-West Jersey, c/o AMCOL Systems Inc., PO Box 21625, Columbia, SC 29221-1625
516409134 +YellowBook, c/o Clovis & Roche, Inc., PO Box 1164, Metairie, LA 70004-1164

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +EDI: QJDAMARCHAND.COM Jan 06 2017 22:23:00 Joseph Marchand, 117-119 West Broad St.,
PO Box 298, Bridgeton, NJ 08302-0228
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 06 2017 22:47:20 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 06 2017 22:47:17 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516409051 EDI: HNDA.COM Jan 06 2017 22:23:00 American Honda Finance, PO Box 105027,
Atlanta, GA 30348-5027
516409049 EDI: AMEREXPR.COM Jan 06 2017 22:23:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
516409052 +E-mail/Text: bankruptcy@pepcoholdings.com Jan 06 2017 22:46:56 Atlantic City Electric,
PO Box 13610, Philadelphia, PA 19101-3610
516409057 EDI: BANKAMER.COM Jan 06 2017 22:23:00 Bank of America, 4161 Piedmont Pkwy,
Greensboro, NC 27410
516409056 +EDI: BANKAMER2.COM Jan 06 2017 22:23:00 Bank of America, PO Box 17054,
Wilmington, DE 19850-7054
516409054 EDI: BANKAMER.COM Jan 06 2017 22:23:00 Bank of America, PO Box 15710,
Wilmington, DE 19886-5710
516409053 EDI: BANKAMER.COM Jan 06 2017 22:23:00 Bank of America, PO Box 45224,
Jacksonville, FL 32232-5224
516409055 +EDI: BANKAMER2.COM Jan 06 2017 22:23:00 Bank of America, PO Box 1598,
Norfolk, VA 23501-1598
516409060 EDI: BANKAMER.COM Jan 06 2017 22:23:00 Bank of America Home Loans, PO Box 5170,
Simi Valley, CA 93062-5170
516409058 +EDI: BANKAMER.COM Jan 06 2017 22:23:00 Bank of America Home Loans, 7105 Corporate Drive,
Plano, TX 75024-4100
516409061 EDI: TSYS2.COM Jan 06 2017 22:23:00 Barclays Bank Delaware, PO Box 13337,
Philadelphia, PA 19101-3337
516409067 +EDI: CHASE.COM Jan 06 2017 22:23:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
516409068 +EDI: CHASE.COM Jan 06 2017 22:23:00 Chase, 201 N. Walnut Street Mailstop,
Wilmington, DE 19801-2920
516409075 +EDI: IIC9.COM Jan 06 2017 22:23:00 Cumberland Orthopaedics, c/o IC Systems Inc.,
PO Box 64378, Saint Paul, MN 55164-0378
516409078 E-mail/Text: bankruptcy.bnc@ditech.com Jan 06 2017 22:46:58 Ditech Financial LLC,
PO Box 6172, Rapid City, SD 57709-6172
516409087 EDI: PHINAMERI.COM Jan 06 2017 22:23:00 GM Financial, PO Box 78143,
Phoenix, AZ 85062-8143
516409086 +EDI: RMSC.COM Jan 06 2017 22:23:00 Gembppplus, PO Box 981416, El Paso, TX 79998-1416
516409094 EDI: HFC.COM Jan 06 2017 22:23:00 HSBC/Bestbuy, PO Box 15519, Wilmington, DE 19850
516409098 E-mail/Text: camanagement@mtb.com Jan 06 2017 22:47:01 M&T Bank, 1 Fountain Plaza, Ff. 3,
Buffalo, NY 14203
516409097 E-mail/Text: camanagement@mtb.com Jan 06 2017 22:47:01 M&T Bank, PO Box 62085,
Baltimore, MD 21264-2085
516409100 +E-mail/Text: mmrgbk@miramedrg.com Jan 06 2017 22:47:22 Med1 02 Teamhealth,
c/o Miramed Revenue Group, 991 Oak Creek Drive, Lombard, IL 60148-6408
516409104 EDI: RMSC.COM Jan 06 2017 22:23:00 PayPal Plus, PO Box 960080, Orlando, FL 32896-0080
516409113 EDI: SEARS.COM Jan 06 2017 22:23:00 Sears, PO Box 183082, Columbus, OH 43218-3082
516409118 +EDI: NEXTEL.COM Jan 06 2017 22:23:00 Sprint, PO Box 8077, London, KY 40742-8077
516410928 EDI: RMSC.COM Jan 06 2017 22:23:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
516409122 +EDI: WTRRNBNK.COM Jan 06 2017 22:23:00 Target, PO Box 673, Minneapolis, MN 55440-0673
516409128 EDI: VERIZONWIRE.COM Jan 06 2017 22:23:00 Verizon Wireless, PO Box 25505,
Lehigh Valley, PA 18002-5505
516409133 +E-mail/Text: tax@waterfordtwp.org Jan 06 2017 22:48:03 Waterford Township Taxing Authority,
2131 Auburn Avenue, Atco, NJ 08004-1995

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516409080 Englert Inc.
516409059 ##+Bank of America Home Loans, 1515 W. 14th Street, AZ1-807-01-19, Tempe, AZ 85281-6910
516409088 ##GMAC Mortgage, PO Box 79135, Phoenix, AZ 85062-9135
516409101 ##+Medical Alert, 1974 Sproul Rd., Ste. 204, Broomall, PA 19008-3402

TOTALS: 1, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
John Crayton on behalf of Debtor John K. Shendock jcrayton@verizon.net,
nydia.ramirez@verizon.net
John Crayton on behalf of Joint Debtor Phyllis Shendock jcrayton@verizon.net,
nydia.ramirez@verizon.net
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com
TOTAL: 4